



PATENT CASE NAME/No. COS 94 041C1 (977-014 CON1)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor: Gavan et al.

Serial No: 10/627,033

Filing Date: 07/24/03

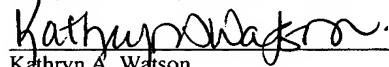
Title: SYSTEM AND METHOD FOR
DETECTING AND MANAGING
FRAUD

Group Art Unit: 2122

Examiner: Wilbert Starks, Jr.

Commissioner for Patents
P.O Box 1450
Alexandria, VA 22313-1450

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Kathryn A. Watson

PRELIMINARY AMENDMENT

Sir:

Prior to the initial examination of the above-captioned application, please enter the following Remarks and Amendments as follows.

Remarks begin on page 2 of this paper; and

Amendments to the Claims are reflected in the listing of claims which begins on page 3 of this paper;

**TRANSMITTAL
FORM**

(to be used for all correspondence after initial filing)

Application Number	10/627,033
Filing Date	July 24, 2003
First Named Inventor	Gavan
Group Art Unit	
Examiner Name	
Attorney Docket Number	COS 94 041C1 (977-014 CON1)

ENCLOSURES (check all that apply)

- | | | |
|--|--|--|
| <input type="checkbox"/> Fee Transmittal Form
<input type="checkbox"/> Fee Attached
<input type="checkbox"/> Amendment / Reply
<input type="checkbox"/> After Final
<input type="checkbox"/> Affidavits/declaration(s)
<input type="checkbox"/> Extension of Time Request
<input type="checkbox"/> Express Abandonment Request
<input type="checkbox"/> Information Disclosure Statement
<input type="checkbox"/> Certified Copy of Priority Document(s)
<input type="checkbox"/> Response to Missing Parts/ Incomplete Application
<input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53 | <input type="checkbox"/> Drawing(s)
<input type="checkbox"/> Licensing-related Papers
<input type="checkbox"/> Petition
<input type="checkbox"/> Petition to Convert to a Provisional Application
<input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address
<input type="checkbox"/> Terminal Disclaimer
<input type="checkbox"/> Request for Refund
<input type="checkbox"/> CD, Number of CD(s) | <input type="checkbox"/> After Allowance Communication to Group
<input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences
<input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief)
<input type="checkbox"/> Proprietary Information
<input type="checkbox"/> Status Letter
<input checked="" type="checkbox"/> Other Enclosure(s) (please identify below):
Preliminary Amendment |
|--|--|--|

Remarks

The Commissioner is authorized to charge any additional fees to Deposit Account No. 13-2491

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm and Individual name	Wall Marjama & Bilinski, LLP Daniel P. Malley	Reg. No. 43,443
Signature		
Date	November 20, 2003	

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on this date:

11/20/03

Typed or printed name	Kathryn A. Watson	Date	November 20, 2003
Signature			

This collection of information is required by 37 CFR 1.5. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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